

Schedule of Fees and Charges for

# Private individuals

/Residents of Lithuania/



**Daugiau  
galimybių**

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Citadele**

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## Mastercard Debit bundle

### 1. Mastercard Debit bundle

Service	Fee
1.1. Maintenance of the card and / or supplementary card	1 EUR per month / 0,70 EUR per month for Seniors <sup>1</sup> / 1,45 EUR per month with basic account <sup>2</sup> / free of charge for students from 7 till 16 y.o
1.2. SEPA, SEPA Instant payments initiated electronically	0,40 EUR/ For free or charge for Seniors, basic account and students
1.3. Payments within Citadele bank, initiated electronically	0,20 EUR / For free or charge for Seniors, basic account and students
1.4. Cash withdrawal in "MEDUS" ATMS, Citadele bank ATMs in Latvia, other banks ATMS and Perlas terminals (service provided by UAB "Perlas Finance")	Free of charge up to 750 EUR per month <sup>4</sup> , 2 % min 2 EUR from amount above
1.5. Credit limit repayment (at the end of the month)	5 % of the used credit limit amount + 100% of the fees and interest
1.6. Credit limit interest (per annum)	17 %
1.7. Interest for unauthorised negative balance (per day)	0,05%
1.8. Currency exchange mark-up fee	2,75%
1.9. Electronic currency exchange	In accordance with Citadele bank rate
1.10. Payments outside SEPA in any currency (SHA and OUR) initiated electronically	15 EUR
1.11. Urgent payments outside SEPA in any currency <sup>5</sup> (SHA and OUR) initiated electronically	35 EUR
1.12. SEPA and Payment within Citadele bank via Sky Branch	7 EUR
<b>1.13. Non-SEPA incoming transfers with commission type BEN and SHA</b>	<b>10 EUR</b>
1.14. Closure of account	Free of charge

<sup>1</sup> Fee for Seniors aged over 60.

<sup>2</sup> For customers who receive social benefits monthly fee is 0,72 EUR.

<sup>3</sup> Payments initiated in the Internet bank, in the mobile app. This fee applies to regular payments and e-invoices made from the account.

<sup>4</sup> This fee applies to regular payments and e-invoices made from the account.

<sup>5</sup> Indicated amount is the total maximum cash withdrawal amount per month in all ATMs in Lithuania and abroad and Perlas terminals together.

<sup>6</sup> Detailed information is found on webpage [www.citadele.lt](http://www.citadele.lt)

## X cards account bundles

### 2. X cards bundles

	„X smart“	„X supreme“	„X prime“
2.1. Maintenance of the card and / or supplementary card	1.49 EUR per month/1,1 EUR per month for transferring salary / 0 EUR per month for students	3 EUR per month	5 EUR per month/ 6 EUR per month, if allocated credit limit amount is from 5001 EUR to 10000 EUR/ 7 EUR per month, if allocated credit limit amount is from 10001 EUR to 15000 EUR
2.2. SEPA, SEPA Instant payments initiated electronically	Free of charge		Free of charge
2.3. Payments within Citadele bank, initiated electronically	Free of charge		Free of charge
2.4. SMS sent to customer about incoming sum to account	Free of charge		Free of charge
2.5. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance)	Free of charge up to 750 EUR per month, 1% (min. EUR 3) from amount above <sup>9</sup>	Free of charge up to 1250 EUR per month, 1% (min. EUR 3) from amount above <sup>9</sup>	Free of charge up to 1500 EUR per month, 1% (min. EUR 3) from amount above <sup>9</sup>

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2.6. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest	5% of the used credit limit amount + 100% of the fees and interest	
2.7. Credit limit interest (annual)	19%	19%	18%
2.8. Late payment (per day)	0,05%	0,05%	
2.9. Priority Pass	Not offered	Not offered	
2.10. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	Not offered	Not offered	30 EUR
2.11. Concierge service	Not offered	Not offered	200 EUR per year per each card
2.12. Currency exchange mark-up fee	2,75%	2,75%	
2.13. Electronic currency exchange	In accordance with Citadele bank rate	In accordance with Citadele bank rate	
2.14. Ordinary payments (non-SEPA payments) in any currency (SHA and OUR), made in Online bank or mobile app	15 EUR	15 EUR	
2.15. Urgent payments (non-SEPA payments) in any currency (SHA and OUR), made in the Internet bank or mobile app	35 EUR	35 EUR	
2.16. Account closure	Free of charge	Free of charge	
2.17. SEPA and payment between Citadele bank accounts using the Sky Branch	7 EUR	7 EUR	
2.18. Non- SEPA incoming transfers with commission type BEN and SHA	10 EUR	10 EUR	

### 3. X Infinite bundle

Service	Fee
3.1. Maintenance of the card and / or supplementary card	430 EUR per year (supplementary card – 140 EUR per year)
3.2. New card issue (instead of existing)	50 EUR
3.3. SEPA, SEPA Instant payments initiated electronically <sup>8</sup>	Free of charge
3.4. Payments within Citadele bank, initiated electronically <sup>10</sup>	Free of charge
3.5. SMS sent to customer about incoming sum to account	Free of charge
3.6. Cash withdrawal at MEDUS network ATMs, Citadele ATMs in Latvia, ATMs of other banks and Perlas terminals (service provided by UAB Perlas Finance)	Free of charge up to 2 000 EUR per month, 1% (min. EUR 3) from amount above <sup>9</sup>
3.7. Minimum instalment	5% of the used credit limit amount + 100% of the fees and interest
3.8. Credit limit interest (annual)	17%
3.9. Late payment (per day)	0,05%
3.10. Priority Pass	Free of charge
3.11. Fee for 1 person's visit at Priority Pass VIP lounge at the airport	30 EUR <sup>12</sup>
3.12. Concierge service	Free of charge
3.13. Currency exchange mark-up fee	2,75%
3.14. Fast track visit in VNO airport <sup>13</sup>	10 EUR
3.15. Electronic currency exchange	In accordance with Citadele bank rate

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3.16. Ordinary payments (non-SEPA payments) in any currency (SHA and OUR), made in Online bank or mobile app	15 EUR
3.17. Urgent payments (non-SEPA payments) in any currency (SHA and OUR), made in the Internet bank or mobile app <sup>11</sup>	35 EUR
3.18. Account closure	Free of charge
3.19. SEPA and payment between Citadele bank accounts using the Sky Branch	7 EUR
<b>3.20. Non- SEPA incoming transfers with commission type BEN and SHA</b>	<b>10 EUR</b>

<sup>7</sup> The student program is open to individuals between the ages of 7 and 21 (inclusive) with a valid student or student certificate.

<sup>8</sup> Payments initiated in the Internet bank, in the mobile app. This fee applies to periodic payments and elnvoice made from the account.

<sup>9</sup> Indicated amount is the total maximum cash withdrawal amount per month at all ATMs in Lithuania and abroad and at Perlas terminals.

<sup>10</sup> Internetbank, MobileApp, regular payment, elnvoice regular payment processed as internal payment

<sup>11</sup> Detailed information is found on webpage [www.citadele.lt](http://www.citadele.lt)

<sup>12</sup> 5 visits within a calendar year to airport's VIP lounge to main card user is offered free of charge.

<sup>13</sup> For X Infinite within a calendar year, 8 visits to main user is offered free of charge.

## Sticker, bracelet, ring

### 4. Stickers and bracelets

Service	Fee
4.1. Fee for sticker, bracelet	EUR 0.50 per month <sup>14</sup>
4.2. Fee for ring	3 EUR per month
4.3. Currency exchange mark-up fee	2.75 %
4.4. Other services	According to the price list of the card linked to the sticker or bracelet

<sup>14</sup> Free of charge for X Infinite card holders with X Infinite card account.

## Lending

### 5. Lending<sup>15,16</sup>

Service	Credits for Private Consumptions	Mortgage credit
5.1. Execution of credit	1,5 % from credit amount (min. 50 EUR)	0,5 % from credit amount (min. 200 EUR)
5.2. Execution of amendments:		
5.2.1. change of loan repayment date, repayment account, processing loan grace period, extension of loan issuance Bank's approvals, permissions and consents related to the property encumbered in favour of the bank	25 EUR per each document	75 EUR per each document
5.2.2. other amendments	n/a	1 % from credit amount (min 150 EUR) regarding which amendments are made
5.3. Processing of the documents in case of the refinancing from other creditor or in case of the sale of a real estate that is mortgaged in favor of Citadele bank in case the transaction will be financed by other creditor	n/a	150 EUR

5.4. Credit resources reservation	n/a	0,4 % annual for unused but reserved credit sum
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<sup>15</sup> Early credit repayment - free of charge.

<sup>16</sup> Interest for overdue credit and unpaid interest 0,05 % for each day of delay.

## Authorization Devices

### 6. Authorization Devices

Service	Fee
6.1. Issuing of MobileSCAN	Free of charge
6.2. Issuing of DIGIPASS 780	35 EUR

## Other services

### 7. Other services

Service	Fee
7.1. Commission fee for preparation of bank references, letters and other documents	10 EUR per page (min 20 EUR) <sup>17</sup>
7.2. Cards issuing in branches	5 EUR
7.3. Balance review in "MEDUS" ATMS and Citadele bank (Latvia) ATMs	Free of charge
7.4. Balance review in other bank ATMs	0,50 EUR
7.5. EUR cash deposits through "MEDUS" ATMs to accounts of payment cards issued by Citadele bank	Up to 10 000 EUR free of charge / exceeding 10 000 EUR - 0,2 %
7.6. SMS sent to customer about card transactions	0,15 EUR
7.7. Maintenance of inactive customer's account <sup>18</sup> or account without active card attached (starting from second year after card's expiry) <sup>19</sup>	7 EUR per month
7.8. Administration of the positive balance in case of a closed last account <sup>20</sup>	10 EUR
7.9. Other fees not mentioned in the price list	Based on mutual agreement between the customer and the Citadele bank

<sup>17</sup> Reference of declaration of income and wealth - free of charge.

<sup>18</sup> Starting from second year since last customer's initiated transaction.

<sup>19</sup> If there have not been customer's initiated transactions performed on the current account for more than 12 months and customer has no other contracts concluded with Citadele Bank.

<sup>20</sup> The fee shall be applied until the account balance is zero.